



**Electronic Journal of Applied Statistical Analysis  
EJASA, Electron. J. App. Stat. Anal.**

<http://siba-ese.unisalento.it/index.php/ejasa/index>

e-ISSN: 2070-5948

DOI: 10.1285/i20705948v11n1p245

**The effectiveness of strategic of accounting information systems in achieving security in shadow of the electronic commerce: field study in the Jordanian commercial banks**

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Published: 26 April 2019

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# The effectiveness of strategic of accounting information systems in achieving security in shadow of the electronic commerce: field study in the Jordanian commercial banks

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Published: 26 April 2019

This study aims to identify the extent of strategic effectiveness of the accounting information systems in achieving security in the shadow of the electronic commerce. The study followed the descriptive method, To achieve this purpose, a questionnaire was developed by the researcher. The researcher has developed a (300) item. A survey was performed which included a sample of (309), randomly selected from the total number of the study population. (300) subjects responded to the questionnaire Giving a response rate of (97 %). The results showed that The presence of a relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems in achieving security in shadow of the electronic commerce. results showed There's significant difference at significance level ( $\alpha=0.05$ ) of strategic effectiveness of the accounting information systems in achieving security in the shadow of the electronic commerce due to (gender, scientific qualification, occupational experience and occupational level).

**keywords:** Strategic effectiveness, accounting information system, achieving security, shadow of electronic commerce.

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## 1 Introduction: The Methodological Frame

Globalization has imposed many changes, and they were reflected on all life fields, this has pushed the countries in the world to enter the global market from its wide door for adaptation and harmony with the world and its new order by different means to enable these countries to achieve the desired goals, globalization is much less of a reality in other fields than it is in the economic one. Culture still displays strong national, and even regional and local, variations. While English is clearly in the process of emerging to be a common world language, at least as a second language, minority languages are making something of a comeback, at least in developed countries. This has made the world open in the political, economic and social fields. The development that took place from the economic side has allowed the emergence of what is called the big projects, the multinational companies and banks, they strive for achieving the strategic effectiveness in the global markets, but they differed in their goals they strive to achieve, with the emergence of a new term called the electronic commerce. While many economists attributed much of the insecurity to technological change – sophisticated new machines displacing low-skilled workers – Rodrik suggested that the process of globalization should shoulder more of the blame. It was, in particular, the competition between workers in developing and developed countries that helped drive down wages and job security for workers in developed countries (Rodrik, 2018). We should be aware that an accounting as an information system is a system of collecting, storing and processing financial in banks and companies and accounting data that are used by decision makers. An accounting information system is generally a computer-based method for tracking accounting activity in conjunction with information technology resources, assuring data treatment according to international standards to prepare the financial reports, which makes the results accurate and useful (Kashif, 2018). It is possible to highlight the problem by the following sub-questions:

Is there a relation at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information systems and achieving security in the shadow of the electronic commerce? Is there a relation with statistically significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information system and achieving security in the shadow of the electronic commerce attributes to the demographic variables? From the theoretical side: Significance of the study represents from the importance of information that will be obtained from its sources related to the strategic effectiveness of the accounting information systems and achieving security in the shadow of the electronic commerce, which is one of the important variables in the managerial and accounting thought. The Applied side:

1. Significance of the study from the applied side represents from the possibility to benefit the following segments:
2. Employees in the commercial banks to know the role of the strategic effectiveness of the accounting information systems in achieving security in the shadow of the electronic commerce.

3. The researchers through making this study nucleus for other similar studies to benefit from its results and linking them with the result of the present study. Then following-up the scientific research in this kind of studies.

### **1.1 Problem Statement**

Study problem represents in the occurrence of many problems because of the individuals dealing with the electronic commerce. Since the main problems have led to loss the control over the system's inputs, when the individuals deal with the purchasing sites, we cannot determine their intentions as good or bad, which leads to the occurrence of a number of problems, other basic problems are the individuals loss of control over the system's input, since many individuals and sides can are able to penetrate the accounting information systems and obtaining the information the wish for, or to infiltrate it which creates big seri problems. In addition, the important problems represent in many clients stop dealing with the companies through the electronic commerce because of loss of trust in these dealings, since the individuals are sure that there is a leak in the information from the accounting information systems. In addition to the absence of validity in the nature of the information provided to the clients. One of the most important problems is the presence of business organizations fear of linking the accounting information system with the electronic commerce. This is what the present study aims to find out. So, the main problem of the study represents in the following main question: what is the role of the strategic effectiveness of the accounting information systems in achieving security in the shadow of the electronic commerce?

## **2 Objective of the Study**

The study aimed to investigate the extent of Strategic Effectiveness of Accounting Information Systems in Achieving Security in Shadow of the Electronic Commerce "Field Study in the Jordanian Commercial Banks".

## **3 Hypothesis of the study**

This study aims to test the following hypothesis:

- First Hypothesis: Is there a relation of the strategic effectiveness of the accounting information systems and achieving security in the shadow of the electronic commerce?
- Second Hypothesis: Is there a relation of the strategic effectiveness of the accounting information systems and achieving security in the shadow of the electronic commerce attributes to the demographic variables.

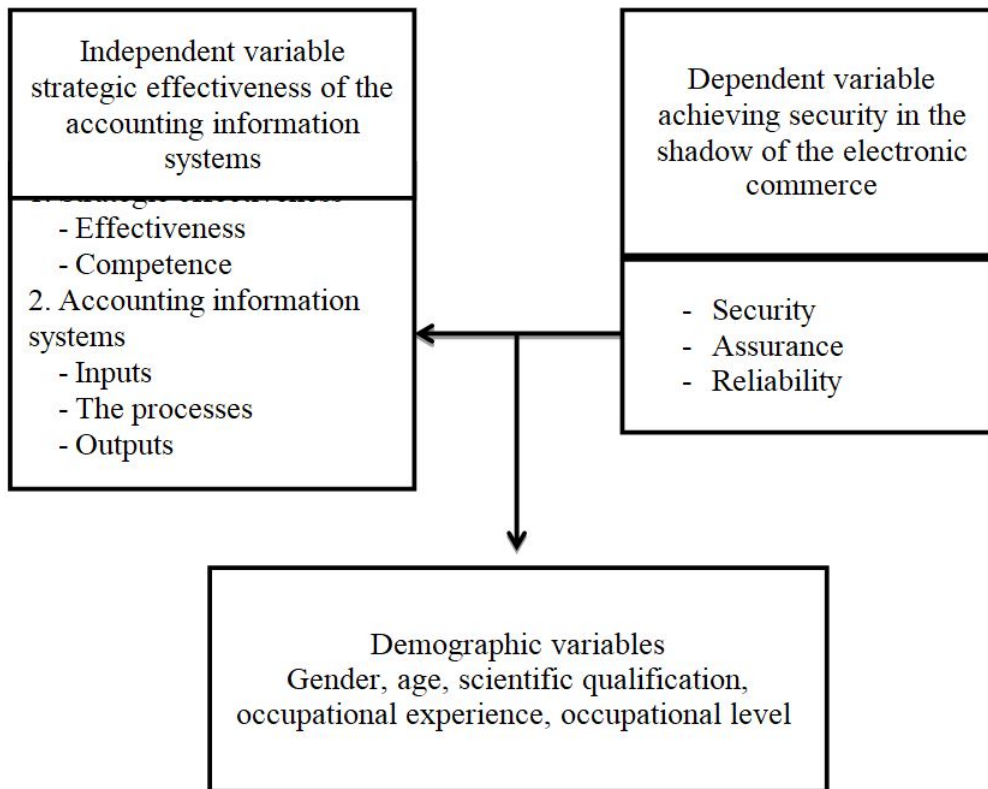


Figure 1: Model of the study

#### 4 Limitations and Delimitation of The Study

Limitations of the study represent in the follow: Spatial limitation: From the spatial side the study limitations represent in the commercial banks operating in Jordan, they were selected to represent the study sample, which are (The Arab Bank, Jordan Bank, Housing Bank and Cairo Amman Bank). Temporal limitations: Represent in conducting the study in the academic year (2018) Objectivity limitations: Represent in investigating the topic strategic effectiveness of Accounting Information Systems in achieving security in the shadow of the electronic commerce. Human limitation: Represent in the directors, their assistants, head of divisions, and the employees working in the Jordanian commercial banks. In addition, the study is determined by the study individuals answered to the questionnaire questions.

## 5 Literature Review

Component of Accounting Information System in the Jordanian Commercial Banks. Accounting information system like any other system consists of a group of elements to achieve their goals, it is found that, these elements include the following: Documents and proof papers supporting the financial transactions taking place in the economic establishment. Data base in which the financial data has been stored specific to the financial transactions. Computerized applied programs processing data to transform it to useful and suitable information. The designed and written accounting procedure for the sequence of the financial processes in the establishment. The used electronic, economic and technological means in the accounting information system. Concept and Goals of the Strategy of Accounting Information System in the Jordanian Commercial Banks: The managerial thought shows that strategy is considered one of the important aspects in this thought, since through it is possible to set a general perspective of the business organizations. Al-dmour et al. (2017) has indicated that strategy is based on the following pillars.

**Extent of its importance:** This indicates at any strategy deals with decisions and important issues without a tactical dimension.

**Extent of the strategy comprehensively:** It is meant that the strategic actions are characterized by being wide, dealing with the frame generally towards the future, and practices the unspecialized roles in one determined function .

**Strategy future vision:** This means the actual application of the strategy in the future, since any strategy should be implemented starting from its present and ending with its future, for determined period, to assure the strategic performance of the business organizations in the future.

**First: Concept of the strategy:** Strategy topic has been one of the important topics that have been addressed by many researchers, with multiple definitions, but there is no common agreement regarding specific definition of the strategy, because of the many interference topics relating to it, some topics related to the strategic planning, strategic effectiveness and to other topics (Hassouna et al., 2015). Other important definitions include that strategy means the long –term plan adopted by the businesses organizations as the base through which to make specific decisions, and to show the statement of the basic task in the present and the future, it aims at determining products that can be introduced to the different markets, and how to employ the resources and achieving the competitive advantage and communication between the different managerial divisions of these organizations to achieve the adaptation in the internal and external environment to be able to achieve the planned goals (Kanaan and Gharaibeh, 2013).

**Second: Objectives of the strategy:** Strategy is plans for business organiza-

tions to organize their works in the future; these plans are in light of determined goals the business organizations seek to achieve, taking into account to the available resources and capabilities with the focus on the surrounding environment. This task cannot be accomplished without the cooperation of all working individuals in the business organizations in formulating a distinguish strategic plans starting from the upper level to the medium, then to the lower level. Also, it needs the establishment of database to be able to predict what will happen in the future, and what will be needed in the future of resources and capabilities to achieve that (Masa'deh, 2013). Regarding the goals that all Jordanian Commercial Banks seek to achieve through the strategy represent in the following:

- 1 Drawing the message of these organizations showing their goals and philosophy upon which the objectives are based and seek to achieve.
- 2 Conducting developmental process, setting the tasks in these organizations reflecting their internal ability and the conditions they are facing.
- 3 Conducting an evaluative study of the organization's external environment, including achieving competitiveness and focusing on environmental factors and on other topics.
- 4 Conducting an analytical study for the businesses organizations options through linking between the internal capability and the external environment.
- 5 Showing the relevant options to the conditions of these organizations by studying these options and illustrating the extent of their relevance with the messages of these organizations.
- 6 Determining the long-term objectives and the strategies adopted by the business organizations acquire more options in the future.
- 7 Formulating the secondary goals and short-term strategies to be relevant with the formulated long-term goals and effective strategies for these organizations.
- 8 Effective application of the strategic options, and adopting clear mechanism for the resources of these organizations, and distributing them appropriately, qualifying the employees in these organizations through providing them with the required skills and rewards to increase their motivation at work in these organizations.
- 9 Conducting evaluative processes to Judge the success of the strategic processes and adopting the reached results to formulate the active future decisions in these organizations.

The researcher can reach the conclusion in defining the strategy as "the extent of the organizations capability to determine the long-term goals to be able to perform specific actions and allocating the resources to achieve the goals through setting comprehensive plans and drawing the activities to achieve the harmony between the organization's message and the adopted goals to achieve the effectiveness between the organizations and the external environment.

**Essence of the Accounting Information Systems in the Jordanian Commercial Banks:**

Accounting science has emerged and developed with its importance in the accounting field, and has appeared what is called the system which is many elements linked with a group of relations aimed at performing specific functions. This system consists of material elements such as the equipments, machines, engines, and spare parts, and has different managerial steps, including planning, organizing, monitoring and directing, each element performs important role in the accounting process (Ijeoma, 2018). Many definitions have appeared for information systems, as procedures, documents, communications, and stored processes and data used in the planning processes, in the budgets and accounts, and other processes (Diksha, 2017). Components of Accounting Information System in the Jordanian Commercial Banks Most researchers agree that computerized information systems are based on five basic elements, which are:

- The individuals, data, computer devices, computer programs, and the procedures.
- Individuals: Individuals are one of the components of the computerized managerial information systems are divided into two types:
- End – user- the individual who benefits from the information or the outputs. Such as the managers, employees and sales representatives, while the other type is the information specialist, including (System Analyst) who study's the relation between information system and the organization's environment, and attempts to find the solutions. The other type is (System Designer) who transforms the user's requirements to real technical solutions through designing the relevant system.
- The third type is the (programmer) who programs the computer based on the information coming from the system designer and finally the (computer operator) who works on the computer device.
- Data: Database can be defined as a group of stored data in away that permits information to be formed in different ways and forms to answer all the management questions and inquiries.
- The concept database management has appeared at the end of 1960s, and known as it facilitates and organizes information sources in the organization. This system has received wide acceptance since it guarantees the organizations the following advantages (Gaurav, 2011).
- Reducing repetition and duplication of data and information.
- Ability to link the related data together, or even the different data according to the need.



- It is possible to use the stored data far from the programs, which means that programs might change without any influence on the data.
- Improving the relation between the user and the system because of ease of entering and extracting information in away the user wants.
- It increases data security and integration, because the system controls attempts to enter in the database, and tests the user's authority in receiving the information.
- Hardware: Are the hard devices, the material parts of the computers, including the screen, printer, keyboard, and the processor that receiver data and information to be processed and demonstrated to benefit from it directly from the computer.
- Software: Identifies as the soft parts including the programs that make the hardware's process them, and divided into: system software which are programs operate the computer like data arrangement, retrieving it from the computer's memory, the other type is Application software: operating the organization's data such as manufacturing programs, and employees' salaries.
- Programs supporting the decisions making process are called (Decision support systems).
- Procedures: Sometime called map of the system's way, they are processes include describing and arranging the achievement of the computerized processes, including the devices, individuals and software's. They considered proofs to clarify what to be done, and who will perform the works, what is the way of work, and sometime were written in the form of guide for procedures to unify the work's method.

## 6 Electronic Commerce

Electronic commerce has emerged as one of the commerce activities and the execution of the processes through promoting products and services using the web or through using the techniques operating them, the goal from them is to satisfy the consumer's desires everywhere at any time and at relevant prices. This means that this commerce is accomplished through the electronic means regardless of what the companies introduce of goods and services, or the extent of legality of these services, and is performed through the electronic payment processes. The presence of globalization has imposed new terms and means for dealing with the individuals through the knowledge and techniques development, the appearance of these techniques has helped the spread of the electronic commerce in the countries worldwide. This spread required time and great effort to reach effective electronic commerce. This situation has increased the commerce exchange volume through the electronic commerce

(Khan, 2016).

## 6.1 Concept of Electronic Commerce

The emergence of the electronic commerce concept, which became widespread in the modern era because of the technological and technique development, and knowledge development, the appearance of the webs and social networks day after day has created multiple definitions for the electronic commerce (Miva and Miva, 2011). Electronic commerce is defined as the commercial activities practiced by the individuals through their factories and firms using the web to demonstrate the products and to show their features and prices, the places of their existence, then showing the arrangements specific to transport, and how to pay through the web to end the buying and selling process of these products, goods, and services. It is the ability to purchase the things from their places through employing the web to facilitate the commercial exchange processes (Laudon and Laudon, 2013).

### Main Principles of E-Commerce:

With the presence of the attitude to preserve an acceptable level of protection and security for the electronic commerce, through the application of the new communication and technology laws in the world's countries at one time, this is through unified international cooperation, in addition to individual countries setting local legislations concern with the information society, especially in the communication field and intellectual property. The Legal Commission for the International Trade in the United Nations (CNUDCI) has issued the optimal onistral law regarding the electronic commerce at the end of year 1996, and the law regarding the electronic signatures in 2001, which included some of the legal sides regarding the protection of the information system, and issues related to information crimes.

## 6.2 Previous Studies

Following is a number of studies that have a link with the research's topic. Al-Ja'bari (2013) conducted a study, which aimed to know the extent of efficacy of the accounting theoretical frame in the electronic commerce frame, also aimed to demonstrate the components of the accounting system, and what is the essence of the electronic commerce. The study problem represented in the unclear relation between the accounting system and the electronic commerce. The used method in this study was the descriptive analytical method, study sample consisted of (25) employees, and the questionnaire has been used for data collection after confirming its validity and reliability significance, and

after inserting the data in the computer device, the study reached a number of results, including the absence of deficit in achieving the goals of the financial reporting in the shadow of the processes related to the electronic commerce, and the absence of deficit in obtaining financial statements having qualitative characteristics and measurement concepts through the electronic commerce one of the recommendations was the necessity for limiting the problems encountering the application of the electronic commerce. In addition, the study recommended conducting more studies that address the relation between electronic commerce and other variables. Al-Obaidi (2013) conducted a study aimed to know the effect of the creative orientation and the training strategies on the occupational performance of the employees in Kuwait Oil Company. Study sample consisted of (96) managers in the Kuwait oil company, the descriptive analytical method is used and employing the primary and secondary data for data collection. The study reached the presence of a correlation between elements related to the creative orientation and elements specific to training strategies on the development of the employee's Job performance. In light of the results, the study recommended conducting other studies addressing the importance of training in equipping the employees with the required occupational skills, and the necessity for demonstrating the creative orientation elements and the training strategies. Al-Da'jeh (2014) conducted a study aimed to reveal the extent of commitment with the monitoring controls in the Computerized Accounting Information Systems in Jordanian Islamic Banks, and to know the extent of the manager's awareness about the risks resulting from the absence of monitoring controls. Study problem represented the relation between the monitoring controls and accounting information systems. Study sample consisted of (24) questionnaires distributed to the Islamic banks the study sample. The descriptive analytical method has been used to achieve this goal. After conducting the statistical analysis process, the study reached that (REA) model provides help in making the information available to those who need it to make the appropriate decisions. In addition, the model helps in analyzing the material dimensions specific to accounting activities. The study recommended the necessity for conducting more studies concerning with applying this model to other banks, and the necessity for clarifying the essence of the legal controls and their relation with accounting information systems. Abdullah and Saat (2017) Accounting Information Systems Effectiveness: Evidence From The Nigerian Banking Sector. The purpose of this study is to investigate the interrelationship among the quality measures of information system success, including system quality, information, quality, and service quality, that eventually influence accounting information systems effectiveness. A survey research design was used to collect data, and a total of 287 questionnaires were retrieved from respondents in the Nigerian banking sector. The result of the study revealed that security, ease of use, and efficiency are key features of system quality, while the information quality dimension includes accuracy, timeliness, and complete-

ness. The result of the study further revealed that information quality and system quality have significant influences on accounting information systems effectiveness.

## 7 Method and procedures

### 7.1 Study' population

Study population consisted of a number of commercial banks operating in Amman. The sample is selected from the managers, their assistants, Head of divisions and employees in these banks.

The study sample consisted of (2448) directors, director's assistants, head of division and employee in the selected banks as the study population.

### 7.2 Study Instrument

The researcher has built the study instrument after referring to literature review as Al-bakari (2013) study, Fyta (2008) study, and Al-Obaidi (2013) study.

### 7.3 Validity

#### 7.3.1 Reliability of the study instrument

Validity of the study instrument has been confirmed through applying it to a number of employees in the commercial banks from outside of the study sample individuals by (30) individuals, then re-applying it after two weeks, and extracting reliability coefficient by Cronbach Alpha equation for the reliability.

Table 1: Stability Coefficient for the Study Variables

item	Factor	Cronbach's Alpha
1	Strategic Effectiveness	0.89
2	Accounting information systems	0.93
3	Electronic commerce	0.91
Total		0.91

Table (1) shows the Validity coefficient for the instrument and the study's three variables (strategic effectiveness, Accounting information systems, and

the electronic commerce), reached (0.89, 0.93, and (0.91) respectively, and total reliability coefficient for the study reached (0.91), which considered acceptable in this kind of studies, since it is greater than (0.68) which confirms the validity of the study.

#### 7.4 The used statistical methods

The following statistical methods have been used:

- 1 Frequencies and percentages.
- 2 Means and Cronbach Alpha.
- 3 Simple Linear Regression
- 4 One Way ANOVA.

## 8 Demonstrating the Results

### 8.1 Testing the study Hypothesis

First Hypothesis: Is there a relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information system and achieving security in the shadow of the electronic commerce. Table (2) (Beta) coefficients and (t-test) that the independent variable (strategic effectiveness) with effect in the dependent variable (achieving security in the shadow the electronic commerce).

Table 2: Simple linear regression analysis results

Independent Variable	B	STDEV	Beta	T-Value	P-Value
Strategic effectiveness	0.867	0.039	0.781	21.959	0.000

It is clear from the mentioned statistical results in table (3), and from following up (Beta) coefficients and (t-test) that the independent variable (strategic effectiveness) with effect in the dependent variable (achieving security in the shadow the electronic commerce, by (Beta) coefficients for the variable, also (t) calculated value is (21,959) at significance level ( $\alpha < .05$ ). From the mentioned above: Rejecting the null hypothesis which states “There is no relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in the shadow of the electronic commerce”, and accepting the alternative hypothesis which states “there is a relationship with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting

information systems and achieving security in the shadow of the electronic commerce attribute to the demographic variables.

## 8.2 Gender

To test the hypothesis (t) test is used for two independent samples according to table (3) Table (3): Results of (t) test for two independent samples to detect differences on the total score at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to gender.

Table 3: T test results

Gender	Mean	STDEV	T-Value	P-Value
Male	3.49	0.722	0.853	0.501
Female	3.61	0.788		

Table 4: One Way ANOVA results

Source of Variation	SS	DF	MS	F-Value	P-Value
Between Groups	3.482	8	0.435	0.755	0.643
Within Groups	59.917	104	0.579		
Total	63.399	112			

Table (3), shows that (t) value test reached (0.8533) with statistically significance (0.501) which is greater than level (0.05), so we accept the null hypothesis which indicates at the absence of a relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to gender. Statistical analysis showed as seen in table (8) that value of (F) test reached (0.755) at significance level (0.643) which is greater than (0.05) level, so we accept the null hypothesis, which indicates at the absence of a relation with statistically significance at significance level ( $\alpha=0.05$ ) of the of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to the occupational level.

## 8.3 Age

To test the hypothesis, the ANOVA is used.

Table 5: Table (4) shows the results. Table (4): Results of the ANOVA to know the relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to Age.

Source of Variation	SS	DF	MS	F-Value	P-Value
Between Groups	1.828	3	0.609	1.079	0.361
Within Groups	61.570	109	0.565		

As seen in table (4), value of (F) test reached (1.079) with statistically significance (0.361) which is greater than level (0.05), so we accept the null hypothesis which indicates at the absence of a relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to age.

#### 8.4 Scientific Qualification

Table 6: Results of the uni-variance analysis to know the relation with statistically significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to the scientific qualifications.

Source of Variation	SS	DF	MS	F-Value	P-Value
Between Groups	2.039	3	0.680	1.0208	0.311
Within Groups	61.360	109	0.563		

As seen in table (5), value of (F) test reached (1.0208) with statistically significance (0.311) which is greater than level (0.05), so we accept the null hypothesis, the absence of a relation with statistically significance at significance level of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to the scientific qualifications.

#### 8.5 Occupational Experience

To test this hypothesis, the uni-variance analysis is used. Table (6) shows the results.

Table 7: Results of the uni-variance analysis to know the relation with statistically significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to the scientific qualifications.

Source of Variation	SS	DF	MS	F-Value	P-Value
Between Groups	3.563	3	1.188	2.163	0.096
Within Groups	59.836	109	0.549		

As seen in table (7), value of (F) test reached (2.163) with statistically significance (0.096) which is greater than level (0.05), so we accept the null hypothesis, which states the absence of a relation with statistically significance of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attribute to the occupational experience.

## 9 Conclusion

It is clear from the statistical results mentioned in the tables, and from following-up (Beta) coefficients and (t) test that the independent variable (strategic effectiveness) have the effect in the dependent variable (achieving security in shadow of the electronic commerce), by significance coefficients (Beta) of this variable. (I) calculated value reached (21.959) at significance level ( $\alpha=0.05$ ). It is clear rejecting the null hypothesis which states “There is no relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce”, and accepting the alternative hypothesis which states “The presence of relation with statistically significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information and achieving security in shadow of the electronic commerce. Results of the statistical analysis showed that value of (t) test reached (0.853) at significance level (0.501) which is greater than (0.05) level, so, we accept the null hypothesis which indicates at the absence of relation with statistically significance at significance level ( $\alpha=0.05$ ) for the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attributes to gender, age, and scientific qualification. Statistical analysis showed that value of (F) test reached (2.162) at significance level (0.096) which is greater than (0.05) level, so, we accept the null hypothesis which states the absence of relation with statistically significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information systems and achieving security in shadow of



the electronic commerce attributes to the occupational experience. In addition, results showed the absence of relation with statistical significance at significance level ( $\alpha=0.05$ ) of the strategic effectiveness of the accounting information systems and achieving security in shadow of the electronic commerce attributes to (gender, scientific qualification, occupational experience and occupational level).

## 10 Recommendations

In light of the study's results, it is recommended: 1. The work to activate accounting information systems in the different Jordanian commercial banks to achieve the monitoring controls over these banks to be able to protect the client's properties and develop the work of these banks. 2. Jordanian commercial banks should encourage the clients about the necessity for dealing with the electronic commerce to receive the goods and services through these banks in a way relevant to the needs of these clients. 3. Establishing distinguish auditing and monitoring committees in the commercial banks to enable them issuing financial reports characterized by honesty and transparency satisfying all clients through excellent accounting information system in these banks. 4. Jordanian commercial banks should update information specific to the clients and the banking services they provide when there is a need for that which will lead to developing the bank's work.

The researcher recommends conducting more research in the future to know the relationship between strategic effectiveness and other variables such as organizational culture.

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